

Getting Emergency Care

In an emergency, you can get care from the hospital closest to you. That hospital will treat you regardless of whether you have insurance. Your insurance company can't charge you more for getting emergency room services at an "out-of-network" hospital.

I'm having an emergency. Should I go straight to the hospital or do I need to call my insurer first?

In a true emergency, go straight to the hospital. Insurers can't require you to get prior approval before getting emergency room services from a provider or hospital outside your plan's network.

What does it mean that insurance companies can't charge me more?

Insurance plans can't make you pay more in copayments or coinsurance if you get emergency care from an out-of-network hospital. They also can't require you to get prior approval before getting emergency room services from a provider or hospital outside your plan's network.

Will I have to pay anything?

This depends on the plan that you chose and the hospital you go to. For example, your care may be subject to a deductible, or the hospital may have particular rules in place.

What if I think I signed up for a health plan through the Marketplace, but I haven't received my insurance card?

Even though you haven't received your insurance card, your coverage may be effective. Call your insurer, or have the emergency room do so, to confirm that your coverage is effective. To learn more about ensuring that you're covered, read "I signed up, but don't have health coverage" available at marketplace.cms.gov/outreach-and-education/signed-up-but-no-coverage.pdf.

If you have additional questions, call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

